



*Bill and account collectors often use computers to keep track of overdue accounts.*

may check with the post office, telephone companies, credit bureaus, or former neighbors to obtain their new address. This is called "skiptracing."

Once collectors find the debtor, they inform them of the overdue account and solicit payment. If necessary, they review the terms of the sale, service, or credit contract with the customer. Collectors also may attempt to learn the cause of the delay in payment. Where feasible, they offer the customer advice on how to pay off the debts, such as by taking out a bill consolidation loan. However, the collector's objective is always to ensure that the customer first pays the debt in question.

If a customer agrees to pay, collectors record this commitment and check later to verify that the payment was indeed made. Collectors may have authority to grant an extension of time if customers ask for one. If a customer fails to respond, collectors prepare a statement indicating this for the credit department of the establishment. In more extreme cases, collectors may initiate repossession proceedings, service disconnections, or hand the account over to an attorney for legal action. Most collectors handle other administrative functions for the accounts assigned to them. This may include recording changes of addresses, and purging the records of the deceased.

Collectors use computers and a variety of automated systems to keep track of overdue accounts. Typically, collectors work at video display terminals that are linked to computers. In sophisticated predictive dialer systems, a computer dials the telephone automatically and the collector speaks only when a connection has been made. Such systems eliminate time spent calling busy or nonanswering numbers. Many collectors use regular telephones, but others wear headsets like those used by telephone operators.

### Employment

Bill and account collectors held about 400,000 jobs in 2000. About 1 in 6 collectors work for collection agencies. Many others work in banks, department stores, government, hospitals, and other institutions that lend out money and extend credit.

### Job Outlook

Employment of bill and account collectors is expected to grow faster than the average for all occupations through 2010, as the level of consumer debt continues to rise and as more companies seek to improve their debt collection by contracting with third-party collection agencies. Hospitals and physician's offices are two of the fastest growing areas requiring collectors. With insurance reimbursements not keeping up with cost increases, the healthcare industry is seeking to recover more money from patients. Government agencies also are using collectors more to collect on everything from parking tickets to child-support payments and past-due taxes. An increasing number of mergers between collection agencies may reduce the overall growth in the number collectors, as small, less automated agencies are bought, resulting in a bigger, more efficient firm. Contrary to the pattern in most occupations, employment of bill and account collectors tends to rise during recessions, reflecting the difficulty that many people have in meeting their financial obligations. However, success at getting people to repay their debts is better when the economy is good.

### Sources of Additional Information

Career information on bill and account collectors is available from:

► American Collectors Association, Inc., P.O. Box 39106, Minneapolis, MN 55439-0106. Internet: <http://www.collector.com>

(Information on working conditions, training requirements, and earnings appears in the introduction to financial clerk occupations.)

## Billing and Posting Clerks and Machine Operators

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### Nature of the Work

Billing and posting clerks and machine operators, commonly called *billing clerks*, compile records of charges for services rendered or goods sold, calculate and record the amounts of these services and goods, and prepare invoices to be mailed to customers.

*Billing clerks* review purchase orders, sales tickets, hospital records, or charge slips to calculate the total amount due from a customer. They must take into account any applicable discounts, special rates, or credit terms. A billing clerk for a trucking company often needs to consult a rate book to determine shipping costs of machine parts, for example. A hospital's billing clerk may need to contact an insurance company to determine what they will reimburse. In accounting, law, consulting, and similar firms, billing clerks calculate client fees based on the actual time required to perform the task. They keep track of the accumulated hours and dollar amounts to charge to each job, the type of job performed for a customer, and the percentage of work completed.

After billing clerks review all necessary information, they compute the charges using calculators or computers. They then prepare itemized statements, bills, or invoices used for billing and recordkeeping purposes. In one organization, the clerk might prepare a bill containing the amount due and date and type of service; in another, the clerk would produce a detailed invoice with codes for all goods and services provided. This latter form might list items sold, credit terms, date of shipment or dates services were provided, a salesperson's or doctor's identification, if necessary, and the sales total.

Computers and specialized billing software allow many clerks to calculate charges and prepare bills in one step. Computer packages prompt clerks to enter data from hand-written forms and manipulate



*Billing clerks may review purchase orders, charge slips, or hospital records to calculate customers' bills.*

the necessary entries of quantities, labor, and rates to be charged. Billing clerks verify the entry of information and check for errors before the computer prints the bill. After the bills are printed, billing clerks check them again for accuracy. In offices that are not automated, *billing machine operators* run off the bill on a billing machine to send to the customer.

In addition to producing invoices, billing clerks may be asked to handle follow-up questions from customers and resolve any discrepancies or errors. And, finally, all changes must be entered in the accounting records.

### Employment

In 2000, billing and posting clerks and machine operators held about 506,000 jobs. Although all industries employ billing clerks, the health services industry employs the most. About 1 in 3 billing clerks work in health services. Transportation and wholesale trade industries also employ a large number of billing clerks.

### Job Outlook

Employment of billing and posting clerks and machine operators is expected to grow more slowly than the average for all occupations through the year 2010. As computers simplify the jobs of most billing clerks, more of these jobs are being performed by other accounting or bookkeeping clerks. In addition to employment growth, many job openings will occur as workers transfer to other occupations or leave the labor force. Turnover in this occupation is relatively high, which is characteristic of an entry-level occupation requiring only a high school diploma.

Most of the employment growth will occur in the expanding health services industries and in accounting firms and other billing services companies, as a result of increased outsourcing of this service. Other areas will see declines as the billing function becomes increasingly automated and invoices and statements are automatically generated upon delivery of the service or shipment of the goods. Bills also will increasingly be delivered electronically over the Internet, eliminating the production and mailing of paper bills. The health services area will also see increasing automation. More medical billers are using electronic billing software to electronically submit insurance claims to the insurer. This speeds up the process and eliminates many of the coding errors that medical bills are prone to have. The standardization of codes in the medical field also is expected to simplify medical bills and reduce errors.

(See the introductory statement on financial clerks for information on working conditions, training requirements, and earnings.)

### Sources of Additional Information

Information on employment opportunities for billing clerks is available from local offices of the State employment service.

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## Bookkeeping, Accounting, and Auditing Clerks

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### Nature of the Work

Bookkeeping, accounting, and auditing clerks are an organization's financial recordkeepers. They update and maintain one or more accounting records, including those that tabulate expenditures, receipts, accounts payable and receivable, and profit and loss. They have a wide range of skills and knowledge, from full-charge bookkeepers, who can maintain an entire company's books, to accounting clerks who handle specific accounts. All of these clerks make numerous computations each day and increasingly must be comfortable using computers to calculate and record data.

In small establishments, *bookkeeping clerks* handle all financial transactions and recordkeeping. They record all transactions, post debits and credits, produce financial statements, and prepare reports and summaries for supervisors and managers. Bookkeepers also prepare bank deposits by compiling data from cashiers, verifying and balancing receipts, and sending cash, checks, or other forms of payment to the bank. They also may handle the payroll, make purchases, prepare invoices, and keep track of overdue accounts.

In large offices and accounting departments, *accounting clerks* have more specialized tasks. Their titles often reflect the type of accounting they do, such as accounts payable clerk or accounts receivable clerk. In addition, responsibilities vary by level of experience. Entry-level accounting clerks post details of transactions, total accounts, and compute interest charges. They also may monitor loans and accounts, to ensure that payments are up to date.

More advanced accounting clerks may total, balance, and reconcile billing vouchers; ensure completeness and accuracy of data on accounts; and code documents, according to company procedures. They post transactions in journals and on computer files and update these files when needed. Senior clerks also review computer printouts against manually maintained journals and make necessary corrections. They also may review invoices and statements to ensure that all information is accurate and complete, and reconcile computer reports with operating reports.

*Auditing clerks* verify records of transactions posted by other workers. They check figures, postings, and documents for correct entry, mathematical accuracy, and proper codes. They also correct or note errors for accountants or other workers to adjust.

As organizations continue to computerize their financial records, many bookkeeping, accounting, and auditing clerks use specialized accounting software on personal computers. They increasingly post charges to accounts on computer spreadsheets and databases, as manual posting to general ledgers is becoming obsolete. These workers now enter information from receipts or bills into computers, which is then stored either electronically, as computer printouts, or both. Widespread use of computers also has enabled bookkeeping, accounting, and auditing clerks to take on additional responsibilities, such as payroll, procurement, and billing. Many of these functions require these clerks to write letters, make phone calls to customers or clients, and interact with colleagues. Therefore, good communication skills are becoming increasingly important.